

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Melody S. Povlow  
 Jason Povlow  
 Debtors

Case No. 17-16910-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db +Melody S. Povlow, 3110 Friendship Street, Philadelphia, PA 19149-1520  
 jdb #+Jason Povlow, 289 High Road, Apt B-1, Andulsia, PA 19020-7799  
 14036125 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial Services, Inc., dba GM Financial,  
 P O Box 183853, Arlington, TX 76096)  
 13996787 +Capital One Bank, Po Box 30285, Salt Lake City, UT 84130-0285  
 13996788 +Comenity Bank Victoria Secret, Box 182789, Columbus, OH 43218-2789  
 13996789 +Cozen O'Connor, 1650 Market Street, Suite 2800, Philadelphia, PA 19103-7325  
 13996792 +GM FINANCIAL, Box 181145, Arlington, TX 76096-1145  
 13996791 +Georgeanna Fannin, 1510 Hilltop Rd, Xenia, OH 45385-8568  
 13996793 +James McGarrity, 1500 J F Kennedy Blvd, Suite 405, Philadelphia, PA 19102-1713  
 13996795 LVNV, PO BOX, Greenville, SC 29603  
 13996796 +Macys, Box 8218, Mason, OH 45040-8218  
 13996798 +PECO, 2300 Market Street, Philadelphia, PA 19103-3008  
 14033359 +Sandra Bloch, Esquire, Cozen O, One Liberty Place, Suite 2800, 1650 Market Street,  
 Philadelphia, PA 19103-7301  
 13996799 +Select Portfolio Servicing, 3815 South West Temple, Suite 2000,  
 Salt Lake City, UT 84115-4412  
 13996800 +Toyota Motor Credit Corp, 240 Gibralter Rd, Suite 260, Horsham, PA 19044-2387  
 14013638 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 13996801 Water Revenue Bureau, MSB Concourse Level, 1401 JFK BLVD, Philadelphia, PA 19102-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 12 2018 03:03:43 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 12 2018 03:03:17  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 12 2018 03:03:34 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13996790 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 12 2018 03:04:15 Credit One Bank,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 13996794 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 12 2018 03:04:08 LVNV, Box 10497,  
 Greenville, SC 29603-0497  
 13996797 +E-mail/PDF: cbp@onemainfinancial.com Jan 12 2018 03:04:05 ONE MAIN, Box 1010,  
 Evansville, IN 47708-1464  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ''+'' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: JEGilmore  
Form ID: 210U

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

JAMES P. MCGARRITY on behalf of Debtor Melody S. Povlow mcgarritylaw@gmail.com,  
mcgarritybk@yahoo.com;jamespmcg@ecf.inforuptcy.com;jamespmcg@yahoo.com  
LAWRENCE W. ABEL on behalf of Joint Debtor Jason Povlow abel@avallonelaw.com,  
mteran@avallonelaw.com  
MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmllawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation  
bkgroup@kmllawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Melody S. Povlow and Jason Povlow  
Debtor(s)

Case No: 17-16910-amc

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 1/11/18

Timothy B. McGrath  
Clerk of Court